

# Know Before You Sign: Understanding Retirement Products

Retirement products are designed to help you build savings gradually and support your financial wellbeing in retirement.

## Before you commit, remember:

- Returns may not be guaranteed
- Charges will affect your return on investment
- Your money may be tied up for years



## Retirement Products

- Help you build savings over time
- May combine insurance and investment
- Money may be invested in markets
- Value can increase or decrease

## What Should You Check?

Before signing up for a retirement product, check:

- How the product works
- Whether the product combines insurance with investment
- How your money will be invested
- Whether returns are guaranteed and under what conditions
- Whether features like 'premium holidays' are available
- Whether charges continue when paused



## Risks and access to your Money

- Could the value of your investment go down?
- Is the product linked to financial markets?
- Do the projections include both favourable and unfavourable scenarios?
- Early withdrawal may not be allowed
- Exiting early may result in penalties
- Retirement benefits may only be accessed gradually rather than as a lump sum (unless the total pension pot does not exceed EUR 12,000)



### Need more information?

If anything is unclear, you have the right to ask the provider for more information.

**Important:**  
Past performance is not a reliable indicator of future results.